Amount disbursed for educational loan

988. SHRI THENNALA G BALAKRISHNA PILLAI: Will the Minister of FINANCE be pleased to state:

(a) the total amount disbursed for education loans during the last two years through various Nationalised Banks, State-wise and Bank-wise;

(b) whether Government have received any complaints regarding the denial of educational loans from Banks; and

(c) if so, what action has been taken in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) the details of bank-wise disbursement of education loan by Public Sector Banks (PSBs) during the year 2005-06 and 2006-07 are given in Statement *(See* below). State-wise details for all PSBs are not available.

(b) and (c) The Model Education, Loan Scheme, 2004, provides broad guidelines to the banks for operationising the scheme and the implementing bank will have the discretion to make changes suiting the convenience of the students/parents to make it more customer friendly. However, the specific complaints of non-sanctioning of educational loan by banks, if any, received from time to time are taken up with the bank concerned for remedial measures.

Statement

Disbursement of education loan by public sector banks

(Amount in Rs. crore)

		31.03.2006		31.03.2007	
SL No	Name of the Bank	No. of a/cs	Amount	No. of a/cs	Amount
1	2	3	4	5	6
1.	State Bank of India	60878	667.71	58442	759.66
2.	State Bank of Bikaner and Jaipur	1860	41.37	2627	34.08
3.	State Bank of Hydrabad	4074	72.11	7768	148.29
4.	State Bank of Mysore	1776	44.80	4420	61.47
5.	State Bank of Indore	1263	14.50	1702	20.30
6.	State Bank of Patiala	1637	60.34	2064	84.61
7.	State Bank of Saurashtra	2221	51.50	2868	69.96
8.	State Bank of Travancore	30571	179.12	27581	196.15
9.	Allahabad Bank	5296	85.10	7119	126.45
10.	Andhra Bank	13074	161.08	14231	213.38

1	2	3	4	5	6
11.	Bank of India	12983	212.28	16767	286.00
12.	Bank of Baroda	15174	204.61	15184	276.27
13.	Bank of Maharashtra	3391	55.08	4307	82.30
14.	Canara Bank	43483	327.00	71739	379.00
15.	Central Bank of India	4232	72.49	8926	129.61
16.	Corporation Bank	11037	74.54	12953	59.54
17.	Dena Bank	4091	54.67	3478	52.55
18.	Indian Bank	24809	260.14	31141	352.25
19.	Indian Overseas Bank	15558	131.65	15912	169.49
20.	Oriental Bank of Commerce	5643	75.92	7635	128.94
21.	Punjab National Bank	13135	427.80	18976	647.68
22.	Punjab and Sind Bank	1588	36.79	1731	53.71
23.	Syndicate Bank	13283	168.37	20781	240.40
24.	UCO Bank	3932	61.08	4589	71.85
25.	Union Bank of India	12046	109.66	12210	139.94
26.	United Bank of India *	7718	80.76	2727	49.80
27.	Vijaya Bank	4641	58.50	5504	73.07
	TOTAL:	319394	3788.97	383382	4906.75

* Data for 2006-07 is up to Dec. 2006.

Hawala money transactions

989. SHRI THENNALA G. BALAKRISHNA PILLAI: Will the Minister of FINANCE be pleased to state:

(a) whether Government are aware about the hawala money transactions in the country;

(b) if so, the details thereof; and

(c) what are the steps taken to prevent that?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) Yes, Sir.

(b) Number of Show Cause Notices with amounts involved in which transfer of money has taken place in contravention of provisions of Foreign Exchange Management Act, 1999 (FEMA) by the Hawala route during the last three years are as under: